

Victims of Identity Theft

House Sponsor: Representative Steve Lebsock

Senate Sponsor: Senator Jessie Ulibarri

HB13-1146

House co- sponsors: Rep. Everett, Rep. Fischer, Rep. Foote, Rep. Nordberg, Rep. Pabon, Rep. Peniston, Rep. Saine, Rep. Salazar, Rep. Williams, Rep. Wright.

CONCERNING RIGHTS OF VICTIMS OF IDENTITY THEFT.

Approximately 15 million people in the United States have their identities used fraudulently each year. Although there are several identity theft programs that focus on financial identity theft, and the restoration of the victim's financial credit, there remains work that can be done to restore the identities of criminal identity theft. In many cases of criminal identity theft, the criminal will give law enforcement the information of someone else without the victim's knowledge. The victims in many cases are unaware that their name has been used fraudulently, and only come to this realization months later during a routine traffic stop, where the officer informs the victim they have a warrant out for their arrest for failure to appear.

- Identity fraud is almost never detected until it's too late, and the criminal has already fraudulently used the victims identity.
- Even after an identity thief has been convicted for fraudulently using a victims identity, the victims often spend years trying to restore their identity, as it is the victims burden of proof.
- The effects of identity theft for the victim include, but are not limited to...
 - Inability to pass background checks.
 - Inability to qualify for loans.
 - Inability to pass credit checks.
 - Loss or prevention of employment.
 - Loss or prevention of financial stability.
 - Criminal charges, and/or jail time.
 - Diminishing of reputation.

This bill will place in Colorado statute, some of the best practices and procedures in the Colorado Bureau of Investigations (CBI) tool box, restoring the identity of victims of identity theft.

Sources: credit.com, idtheft.about.com, identitytheft.org, lifelock.com